

REMARKS

The present Amendment makes minor clarifying amendments to the Specification and claims of the present patent application. Claims 1-10, 12-21, 23, 24, 26, and 28-37 have been examined and allowed. By this Amendment, independent Claims 1, 12, and 23, and dependent Claims 4-6, 15-18, 24, 26, 32, 34, and 35 have been amended. Claims 11, 22, 25, and 27 were previously cancelled without prejudice. It is respectfully submitted that no new matter has been added by the foregoing amendments. Additionally, it is respectfully requested that the present Amendment be entered prior to the issuance of the present application. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

Amendments to the Specification

By this Amendment, the Specification has been amended to update the cross-references to related patent applications. More specifically, the application serial numbers of related patent applications have been filled in.

Amendments to the Claims

By this Amendment, independent Claims 1, 12, and 23 have been amended to correct minor typographical errors. More specifically, the elements of “based at least in part on information included in the received payment request” appearing in each of the independent claims has been moved to clarify that the assembling is based upon the included information and to eliminate any potential ambiguity. Additionally, with respect to independent Claim 1, the element of “one or more service provider computers” has been amended to recite “one or more computers associated with a service provider.”

With respect to independent Claim 12, the recitation of “a communications interface” has been amended to recite “at least one communications interface.” Additionally, the recitation of “a processor” has been amended to recite “at least one processor.” These amendments are fully supported by the Specification at least in FIG. 3 and its associated text on page 30, which clearly indicate that multiple processors and communications interfaces may be utilized in various embodiments of the invention. It is respectfully asserted that no new matter has been added by

these amendments, and it is requested that these amendments be entered prior to the allowance of the present application.

Further, certain of the dependent claims have been amended in accordance with the amendments made to the independent claims. It is respectfully requested that this Amendment be entered prior to the issuance of the present application.

CONCLUSION

It is not believed that any fees for extensions of time or addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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